

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

Honorable John K. Sherwood, U.S. Bankruptcy Judge

CASE NUMBER:	DATE FILED::
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Gary J Denovchik xxx-xx-7818	ADDRESS OF DEBTOR(S): 74 Camp Lane Fairfield, NJ 07004
DEBTOR'S ATTORNEY: James C. Zimmermann The Law Offices of James C. Zimmermann 244 Route 94 P.O. Box 472 Suite One Vernon, NJ 07462  973-764-1633	TRUSTEE: Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039 973-597-9100

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

3/11/19

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: December 11, 2018

FOR THE COURT  
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:  
Gary J Denovchik  
Debtor

Case No. 18-31281-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: noa

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db +Gary J Denovchik, 74 Camp Lane, Fairfield, NJ 07004-1002  
517836014 American Express Legal, PO Box 278, Ramsey, NJ 07446-0278  
517836016 +Anthony J. Migliaccio, Esq. DC 1231 18, 500 N. Franklin Tpke, Ramsey, NJ 07446-1177  
517836021 +Cbusasears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  
517836023 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
517836024 +Citibank / Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040  
517836025 +Citibank / The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040  
517836026 Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546  
517836029 +Fred Weinberg Associates Esq, 125 S West Street, Wilmington, DE 19801-5014  
517836030 +Lyons Doughty Veldhuis DC 7173 18, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725  
517836031 +PNC Mortgage, 1801 E. 9th Street, Suite 200, Cleveland, OH 44114-3103  
517836032 +Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051  
517836033 +Selip Stylianou, LLP, 10 Forest Ave, Suite 300, PO BOX 914, Paramus, NJ 07653-0914  
517836035 +The Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 12 2018 00:26:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 12 2018 00:26:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
517836015 +EDI: AMEREXPR.COM Dec 12 2018 05:05:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517836017 +EDI: BANKAMER.COM Dec 12 2018 05:06:00 Bank Of America, NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
517836018 +EDI: TSYS2.COM Dec 12 2018 05:04:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
517836020 +EDI: CAPITALONE.COM Dec 12 2018 05:06:00 Capital One, Po Box 30253, Salt Lake City, UT 84130-0253  
517836019 +EDI: CAPITALONE.COM Dec 12 2018 05:06:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517836022 +EDI: CHASE.COM Dec 12 2018 05:05:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517836027 +EDI: DISCOVER.COM Dec 12 2018 05:05:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
517836028 +EDI: FSAE.COM Dec 12 2018 05:09:00 First Source, 205 Bryant Woods South, Amherst, NY 14228-3609  
517836034 +EDI: RMSC.COM Dec 12 2018 05:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: noa

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Total Noticed: 25

Date Rcvd: Dec 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

James C. Zimmermann on behalf of Debtor Gary J Denovchik jim@jzlawyer.com, jim@jzlawyer.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5